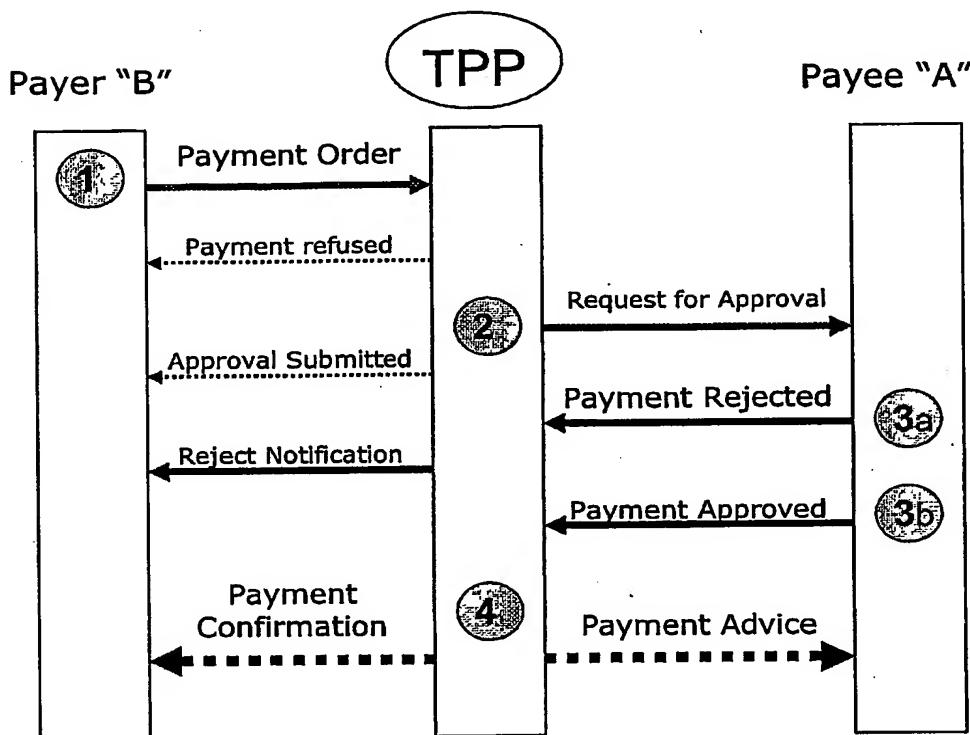


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Process between Payer, TPP, Payee for Simple Payment



Step

- 1 Payer sends the Payment Order
- 2 After checking if Payment Order can be executed TPP sends to Payee a Request for Approval
- 3a Payee does not accept payment to his FTA
- 3b Payee accept payment to his FTA
- 4 TPP executes payment and sends notification of successful execution to Payer and Payee

Fig. 1

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Example of screens in a Simple Payment

Figure 2a: Display of request for approval on Payee's handset

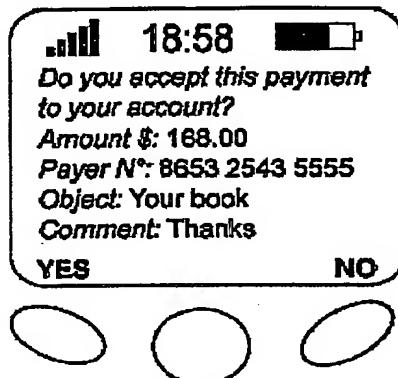


Figure 2b: Display of confirmation request on Payee's handset



Figure 2c: Display of a rejection notification on Payer's handset

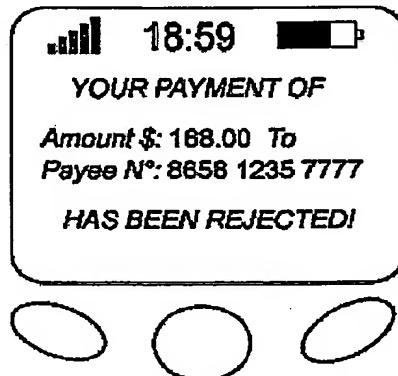


Fig. 2

APPLN. FILING DATE: FEBRUARY 6, 2006
TITLE: METHODS FOR FACILITATING VALIDATION
OF FINANCIAL TRANSACTIONS MADE THROUGH A
WIRELESS COMMUNICATION NETWORK
INVENTOR(S): SERGE BARTHELEMY
ATTY. DKT. No.: 1034512-000002 SHEET 3 OF 4

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FTA number printed in Barcode format and affixed on
the back of a mobile handset



Fig. 3

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Examples of screens for Payment Request

Figure 4a: Standard screen for Payment Request approval

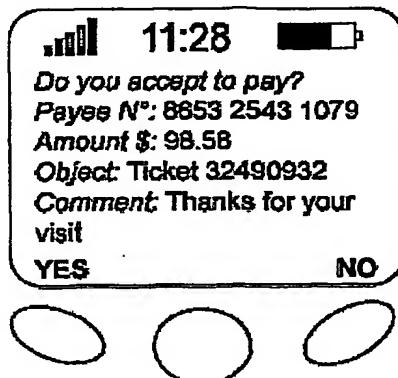


Figure 4b: Screen for Payment Request approval with name of Payee

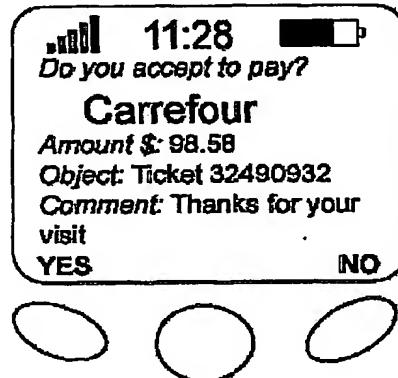


Figure 4c: Screen for Payment Request approval with Logo of Payee

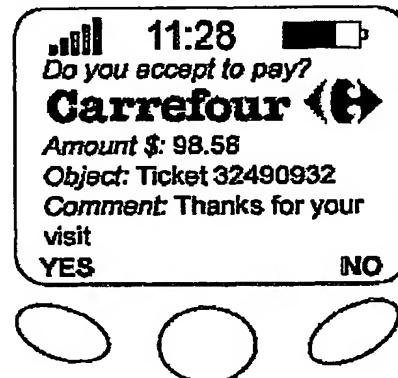


Fig. 4

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